



Capital Group

Real Estate Advisory & Finance Services

Property Types	Stabilized property types including office, retail, industrial, multifamily, self-storage, and mixed use. Others considered on a deal-by-deal basis.
Status	Stabilized buildings
Quality	Class A and Class B
Location	Nationwide in primary and secondary markets
Borrowing Entity	Single purpose entity
Loan Amount	Individual properties from \$3 million to \$30 million. Multi-property pools up to \$200 million
Loan-to-Value	Up to 75%
DSCR	Minimum 1.25x on underwritten net cash flow. 1.20x on Multi-Family
Loan Term	7, 10, 12, 15 and 20 year terms
Amortization	Up to 30 years
Recourse	Non-recourse to key principals with standard bad act carve-outs
Origination Fee	TBD
Rate Type	Fixed
Interest Rate	Competitive pricing in line with Lifeco and CMBS
Reserves	An amount as determined by borrower
Assumable	Yes
Prepayment	No cumbersome and complicated defeasance. Assumability option available to counterbalance standard yield maintenance.

Contact: Dennis Behunick
Managing Director

109 Danbury Road
Ridgefield, CT 06877
M. 475-279-3851

d.behunick@ramsassetmgt.com